

CLAIM AMENDMENTS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method performed by a payment card processor, comprising:
~~a payment card processor providing~~ sending a notification message to a device associated
with a payment card holder of an attempted transaction using a payment card when a purchase
amount of the attempted transaction ~~satisfies a threshold-based rule~~ exceeds a maximum
purchase threshold, and processing the attempted transaction ~~is processed without providing~~
without sending the notification message to the device when the attempted transaction does not
exceed the maximum purchase threshold ~~satisfy the threshold-based rule,~~
~~wherein the threshold-based rule is used to determine whether the attempted transaction~~
~~exceeds a payment amount limit set on individual attempted transactions;~~
wherein the notification message includes a plurality of options for the payment card
holder to decline authorization of the attempted transaction.

2. (Previously Presented) The method of claim 1, wherein the plurality of options
comprise a first option for the payment card holder to decline authorization of an undesirable but
non-fraudulent transaction, and a second option for the payment card holder to decline
authorization of a fraudulent transaction.

3. (Previously Presented) The method of claim 2, further comprising:
receiving a selection made by the payment card holder of the first option; and
based on the selection, providing a message to a merchant involved in the attempted
transaction to decline the attempted transaction and to return the payment card to an individual
attempting the transaction.

4. (Previously Presented) The method of claim 2, further comprising:
receiving a selection made by the payment card holder of the second option; and
based on the selection, providing a message to a merchant involved in the attempted transaction to decline the attempted transaction and to withhold the payment card from an individual attempting the transaction.

5. (Previously Presented) The method of claim 2, further comprising:
receiving a selection made by the payment card holder of the second option; and
based on the selection, locking an account associated with the payment card.

6. (Previously Presented) The method of claim 2, further comprising:
receiving a selection made by the payment card holder of the second option; and
based on the selection, automatically reporting the fraudulent transaction to a law enforcement authority.

7. (Previously Presented) The method of claim 2, further comprising:
receiving a selection made by the payment card holder of the second option; and
based on the selection, automatically reporting the fraudulent transaction to a credit reporting agency.

8. (Previously Presented) The method of claim 1, further comprising:
receiving a selection made by the payment card holder of one of the plurality of options to decline the attempted transaction; and
sending a reason code to a merchant involved in the attempted transaction to indicate why the attempted transaction has been declined.

9. (Currently Amended) The method of claim 1, ~~further comprising: providing an option for the payment card holder to authorize the transaction wherein the notification message further includes an option for the payment card holder to authorize the attempted transaction.~~

10. (Previously Presented) The method of claim 1, wherein the notification message indicates a transaction amount, a merchant name, and at least part of a number of the payment card.

11. (Currently Amended) A system comprising:

a payment card transaction notification and authorization system configured to send ~~provide~~ a notification message from a payment card processor to a device associated with a payment card holder of an attempted transaction using a payment card when ~~a threshold-based rule is satisfied~~ a purchase amount of the attempted transaction exceeds a maximum purchase threshold, to provide a first option for the payment card holder to decline authorization of the attempted transaction upon receiving the notification message, to provide a second option for the payment card holder to decline authorization of the attempted transaction upon receiving the notification message, and to decline authorization of the attempted transaction in response to receiving information indicating an input on the device selecting the first option or the second option by the payment card holder, the system being configured to process ~~allow~~ the attempted transaction ~~to be processed~~ without sending ~~providing~~ the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold ~~satisfy the threshold-based rule, wherein the threshold-based rule is used to determine whether the attempted transaction exceeds a amount limit set on individual attempted transactions.~~

12. (Previously Presented) The system of claim 11, wherein the first option relates to declining authorization of an undesirable but non-fraudulent transaction, and the second option relates to declining authorization of a fraudulent transaction.

13. (Previously Presented) The system of claim 12, wherein the payment card transaction notification and authorization system is further configured to provide a message to a merchant involved in the attempted transaction to decline the attempted transaction and to return the payment card to an individual attempting the transaction in response to receiving information indicating an input selecting the first option by the payment card holder.

14. (Previously Presented) The system of claim 12, wherein the payment card transaction notification and authorization system is further configured to provide a message to a merchant involved in the attempted transaction to decline the attempted transaction and to withhold the payment card from an individual attempting the transaction in response to receiving information indicating an input selecting the second option by the payment card holder.

15. (Previously Presented) The system of claim 12, wherein the payment card transaction notification and authorization system is further configured to lock an account associated with the payment card in response to receiving information indicating an input selecting the second option by the payment card holder.

16. (Previously Presented) The system of claim 12, wherein the payment card transaction notification and authorization system is further configured to automatically report the fraudulent transaction to a law enforcement authority in response to receiving information indicating an input selecting the second option by the payment card holder.

17. (Previously Presented) The system of claim 12, wherein the payment card transaction notification and authorization system is further configured to automatically report the fraudulent transaction to a credit reporting agency in response to receiving information indicating an input selecting the second option by the payment card holder.

18. (Previously Presented) The system of claim 11, wherein the payment card transaction notification and authorization system is further configured to send a reason code to a merchant involved in the attempted transaction to indicate why the attempted transaction has been declined in response to receiving information indicating the input to select the first option or the second option by the payment card holder.

19. (Currently Amended) The system of claim 11, wherein the payment card transaction notification and authorization system is further configured to provide an option for the payment card holder to authorize the attempted transaction.

20. (Previously Presented) The system of claim 11, wherein the notification message indicates a transaction amount, a merchant name, and at least part of a number of the payment card.

21. (Previously Presented) The system of claim 11, wherein the payment card transaction notification and authorization system is further configured to increase a purchase limit threshold for the payment card based on a short message service (SMS) message received from the payment card holder.

22. (Currently Amended) A method comprising:

sending providing a notification message from a payment card processor to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, satisfies a threshold-based rule and the attempted transaction is processed without providing the notification message when the attempted transaction does not satisfy the threshold-based rule;
the notification message indicating a transaction amount, a merchant name, and at least part of a number of the payment card, ~~wherein the threshold-based rule is used to determine whether the attempted transaction exceeds a payment amount limit set on individual attempted transactions~~
and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold;

providing an option for the payment card holder to authorize the transaction;

providing multiple options for the payment card holder to decline authorization of the attempted transaction, the multiple options comprising a first option for the payment card holder to decline authorization of an undesirable but non-fraudulent transaction, and a second option for the payment card holder to decline authorization of a fraudulent transaction;

receiving a selection of one of the options made by the payment card holder;

~~if the selection is of~~ when the first option is selected, providing a message to a merchant involved in the attempted transaction to decline the attempted transaction and to return the payment card to an individual attempting the transaction; and

~~if the selection is of~~ when the second option is selected, locking an account associated with the payment card and providing a message to the merchant involved in the attempted transaction to decline the attempted transaction and to withhold the payment card from the individual attempting the transaction.

23. (Cancelled).

24. (Currently Amended) The method of claim 1, wherein the attempted transaction is processed without sending the notification message to the device associated with the payment card holder when ~~wherein the threshold-based rule is used to determine whether the attempted transaction is at a payment card holder approved type of merchant.~~

25. (Currently Amended) The method of claim 1, wherein the notification message is sent when ~~wherein the threshold-based rule is used to determine whether~~ the attempted transaction exceeds a payment card holder usage threshold.

26. (Currently Amended) The method of claim 1, wherein the attempted transaction is processed without sending the notification message to the device associated with the payment card holder when ~~wherein the threshold-based rule is used to determine whether~~ the attempted transaction occurs during a payment card holder time window threshold.

27. (Currently Amended) The method of claim 1, wherein the notification message is sent when ~~wherein the threshold-based rule is used to determine whether~~ the attempted transaction exceeds a payment card holder credit limit threshold.

28. (Cancelled).

29. (Currently Amended) The system of claim 11, wherein the attempted transaction is processed without sending the notification message when ~~threshold-based rule is used to determine whether~~ the attempted transaction is at a payment card holder approved type of merchant.

30. (Currently Amended) The system of claim 11, wherein the notification message is sent when ~~threshold-based rule is used to determine whether~~ the attempted transaction exceeds a payment card holder usage threshold.

31. (Currently Amended) The system of claim 11, wherein the attempted transaction is processed without sending the notification message when ~~threshold-based rule is used to determine whether~~ the attempted transaction occurs during a payment card holder time window threshold.

32. (Currently Amended) The system of claim 11, wherein the notification message is sent when ~~threshold-based rule is used to determine whether~~ the attempted transaction exceeds a payment card holder credit limit threshold.